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PATENT

**THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant:** JONES, Christopher L. et al.

**Serial No.:** 09/495,982

**Filed:** February 1, 2000

**For:** FINANCIAL ADVISORY SYSTEM

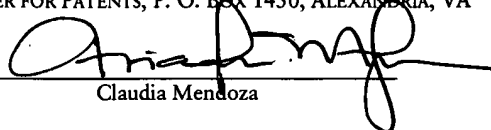
**Examiner:** DIXON, T.

**Group Art Unit:** 3629

**Docket No.** 59036-249728

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The documents listed on the enclosed Form PTO/SB/08a-b are presented under 37 C.F.R. § 1.97(c) pursuant to Applicant's duty of disclosure. Copies of each of these documents are enclosed. Therefore, applicant has included a fee under § 1.17(p) of \$180.00.

Enclosed is our credit card payment form in the amount of \$180.00 for the submission of the Supplemental Information Disclosure Statement. The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 06-0029 and notify us of the same.

If the examiner has any questions, please contact the undersigned attorney.

Respectfully Submitted,  
FAEGRE & BENSON, LLP



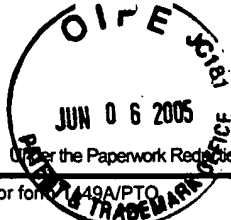
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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 2

### Complete if Known

Application Number	09/495,982
Filing Date	February 1, 2000
First Named Inventor	Christopher L. Jones et al.
Art Unit	3629
Examiner Name	Thomas A. Dixon
Attorney Docket Number	59036-249728

### U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
		US 5,553,212	09-03-1996	Etoh	
		US 5,799,287	08-25-1998	Dembo	
		US 5,907,801	05-25-1999	Albert	
		US 5,918,218	06-29-1999	Harris	
		US 5,978,778	11-02-1999	Oshaughnessy	
		US 6,012,044	01-04-2000	Maggioncalda	
		US 6,021,397	02-01-2000	Jones et al.	
		US 6,078,904	06-20-2000	Rebane	
		US 6,125,355	09-26-2000	Bekaert	
		US 6,275,814	08-14-2001	Giansante	
		US 6,292,787	09-18-2001	Scott	
		US 6,601,044	07-29-2003	Wallmain	

### FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
		JP 04-193658	07-21-92	Hitachi		
		JP 05-081202	08-04-93	OKI Electric Ind.		
		JP 05-177511	06-25-93	Nec Corp.		

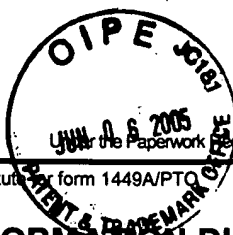
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Sheet 2 of 2**Complete if Known**

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Art Unit	3629
Examiner Name	Thomas A. Dixon
Attorney Docket Number	59036-249728

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		ANONYMOUS., "Interactive Software Eases 401(k) Planning." Bank Marketing. V26. No. 10. 1994; p.56.	
		AUTHOR UNKNOWN., "Interactive Variable Control During Visualization of Mathematical Functions." IBM Technical Disclosure Bulletin. Vol. 34. No. 9. 1992; pp.288-289.	
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		BOWERS, N.L., "Actuarial Mathematics." The Society of Actuaries. 1986; pp.52-59.	
		CARHART, M., "On Persistence in Mutual Fund Performance." The Journal of Finance. Vol. 52. No.1. 1997; pp. 57-82.	
		KARIYA, T., "Elements of Financial Science." Toyo Keizai Shimpo, K.K., September 25, 1997, pp. 71-101 (Chapter 5) and p.p. 117-133 (Chapter 7).	
		MURRAY, G.W. et al. "Practical Optimization." Academic Press. Chapter 5. 1981.	
		SOCIETY OF ACTUARIES., "1994 Group Annuity Mortality Table and 1994 Group Annuity Reserving Table." Vol. 47. 1994; pp. 865-913.	

Examiner Signature		Date Considered	
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